

Amendments to the Specification:

Please replace paragraph [01] with the following amended paragraph:

--[01] The present application is related to U.S. Provisional Patent Application Serial No.

60/362,222 {to be assigned}, entitled "METHOD AND SYSTEM FOR PROCESSING CREDIT CARD RELATED TRANSACTIONS," by Zelechowski et al., filed on March 4, 2002; and U.S. Patent Application Serial No. **10/091,605 {to be assigned}**, entitled "METHOD AND SYSTEM FOR IMPROVING FRAUD PREVENTION IN CONNECTION WITH A NEWLY OPENED CREDIT ACCOUNT" by Britton et al., filed on March 4, 2002, both of which are commonly assigned and owned, the disclosures of which are hereby incorporated by reference in its entirety as if fully set forth herein for all purposes.--